

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Gail Y. Ford
Debtor(s)

Bankruptcy Case No.: 20-21863-GLT
Issued Per Feb. 25, 2021 Proceeding
Chapter: 13
Docket No.: 39 – 6, 37
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated June 17, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,679 as of March 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Kennedy Township (Claim No. 16) .
- ☒ H. Additional Terms: The secured claims of PNC Bank, N.A. (Claim No. 7) and Freedom Mortgage Corp. (Claim No. 29) shall govern, and then following all allowed post-petition payment change notices of record.

The secured claim of Greater Pittsburgh Federal Credit Union (Claim No. 15) shall govern as to claim amount, to be paid at interest and contract rate, in a monthly amount to be determined by Trustee to pay in full.

Attorney fees are based on a retainer of \$750.

The estimated pool of funds available to be paid to general unsecured creditors and estimated percentage dividend are revised to \$20,000 (23 percent).

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

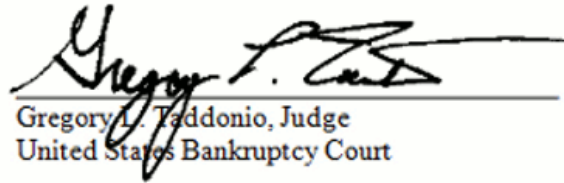
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: February 26, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Gail Y. Ford
Debtor

Case No. 20-21863-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 26, 2021

User: jhel
Form ID: 149

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:

Recip ID	Recipient Name and Address
db	+ Gail Y. Ford, 14 Truman Circle, Mc Kees Rocks, PA 15136-5307
cr	+ Kennedy Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15255355	+ Amex/DSNB, P.O. Box 8218, Mason, OH 45040-8218
15267219	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15255358	Chartwell Pennsylvania LP, P.O. Box 360552, Pittsburgh, PA 15251-6552
15255359	+ Citi, P.O. Box 6217, Sioux Falls, SD 57117-6217
15278831	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15255362	+ De La Torre Orthotics and Prosthetics, P.O. Box 644574, Pittsburgh, PA 15264-8574
15255365	+ Dollar Bank, 2700 Liberty Ave., Pittsburgh, PA 15222-4700
15280796	+ FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15255366	+ Freedom Mortgage, 907 Pleasant Valley Avenue, Mount Laurel, NJ 08054-1210
15255367	+ Greater Pittsburgh Federal Credit Union, c/o Greater Pittsburgh FCU, Webster Hall 4415 Fifth Ave, Pittsburgh, PA 15213-2664
15255368	Home Depot Credit, P.O. Box 9001010, Louisville, KY 40290-1010
15266039	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15276454	+ Kennedy Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15255373	PNC Bank, P.O. Box 3081, Pittsburgh, PA 15230
15255377	+ SYNCB/At Home, P.O. Box 530939, Atlanta, GA 30353-0939
15255387	+ SYNCB/Walmart, P.O. Box 30281, Salt Lake City, UT 84130-0281
15255388	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15270980	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15270969	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2021 01:50:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2021 01:58:31	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2021 01:50:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15255356	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 27 2021 01:58:27	Cap 1/Dbarn, P.O. Box 30258, Salt Lake City, UT 84130-0258
15255357	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 27 2021 01:56:28	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15264977	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 27 2021 01:58:28	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15255359	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-2

User: jhel

Page 2 of 4

Date Rcvd: Feb 26, 2021

Form ID: 149

Total Noticed: 60

15278831	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2021 01:58:32	Citi, P.O. Box 6217, Sioux Falls, SD 57117-6217
		Feb 27 2021 01:58:41	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15255360	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2021 01:50:00	Comenity CB/Overstock, P.O. Box 182120, Columbus, OH 43218-2120
15255361	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2021 01:50:00	Comenity CB/Ulta, P.O. Box 182120, Columbus, OH 43218-2120
15274149	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2021 01:50:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15255363	+ Email/Text: electronicbkydocs@nelnet.net	Feb 27 2021 01:51:00	Department of Education/Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561
15257150	+ Email/Text: DSLBKYP@discover.com	Feb 27 2021 01:51:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
15255364	+ Email/Text: DSLBKYP@discover.com	Feb 27 2021 01:51:00	Discover Student Loans, P.O. Box 30948, Salt Lake City, UT 84130-0948
15279846	+ Email/Text: kburkley@bernsteinlaw.com	Feb 27 2021 01:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15255368	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2021 01:54:54	Home Depot Credit, P.O. Box 9001010, Louisville, KY 40290-1010
15255369	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 27 2021 01:54:38	JPMCB Card, P.O. Box 15369, Wilmington, DE 19850
15255371	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 27 2021 01:50:00	Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
15279095	Email/PDF: resurgentbknofications@resurgent.com	Feb 27 2021 01:56:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15255372	Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2021 01:50:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15274056	Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2021 01:50:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15255374	Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2021 01:50:00	PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230
15255375	Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2021 01:50:00	PNC Mortgage, P.O. Box 8703, Dayton, OH 45401
15269066	+ Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2021 01:50:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101-4982
15280117	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2021 01:54:42	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15315585	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2021 01:50:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15278450	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2021 01:50:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15278451	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2021 01:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15255376	+ Email/PDF: gecsed@recoverycorp.com	Feb 27 2021 01:58:23	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
15255378	+ Email/PDF: gecsed@recoverycorp.com	Feb 27 2021 01:58:23	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15255379	+ Email/PDF: gecsed@recoverycorp.com	Feb 27 2021 01:58:23	SYNCB/HSN, P.O. Box 965017, Orlando, FL

District/off: 0315-2

User: jhel

Page 3 of 4

Date Rcvd: Feb 26, 2021

Form ID: 149

Total Noticed: 60

15255380	+ Email/PDF: gecsedl@recoverycorp.com	Feb 27 2021 01:56:25	32896-5017 SYNCB/JCP, P.O. Box 965007, Orlando, FL 32896-5007
15255381	+ Email/PDF: gecsedl@recoverycorp.com	Feb 27 2021 01:56:25	SYNCB/JTV, P.O. Box 965036, Orlando, FL 32896-5036
15255382	+ Email/PDF: gecsedl@recoverycorp.com	Feb 27 2021 01:58:23	SYNCB/Lowes, P.O. Box 956005, Orlando, FL 32896-0001
15255383	+ Email/PDF: gecsedl@recoverycorp.com	Feb 27 2021 01:54:35	SYNCB/PPC, P.O. Box 965005, Orlando, FL 32896-5005
15255384	+ Email/PDF: gecsedl@recoverycorp.com	Feb 27 2021 01:58:24	SYNCB/PPMC, P.O. Box 965005, Orlando, FL 32896-5005
15255385	+ Email/PDF: gecsedl@recoverycorp.com	Feb 27 2021 01:56:25	SYNCB/QVC, P.O. Box 965005, Orlando, FL 32896-5005
15255386	+ Email/PDF: gecsedl@recoverycorp.com	Feb 27 2021 01:58:24	SYNCB/TJX Cos, P.O. Box 965015, Orlando, FL 32896-5015
15279216	+ Email/PDF: gecsedl@recoverycorp.com	Feb 27 2021 01:56:25	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15255697	+ Email/PDF: gecsedl@recoverycorp.com	Feb 27 2021 01:56:25	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15255394	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 27 2021 01:51:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		PNC Bank, N.A.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15255370	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, P.O. Box 15369, Wilmington, DE 19850
15255389	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255390	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255391	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255392	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255393	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 2 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel

Page 4 of 4

Date Rcvd: Feb 26, 2021

Form ID: 149

Total Noticed: 60

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Dennis J. Spyra	on behalf of Debtor Gail Y. Ford attorneyspyra@dennisspyra.com deborah@dennisspyra.com;missdebrastone@msn.com
Jeffrey R. Hunt	on behalf of Creditor Kennedy Township jhunt@grblaw.com cnoroski@grblaw.com
Karina Velter	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 10